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PATENT 02-01-02

**IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE**

Applicants:	Provinse, Shirley	Docket	40655.4900
Serial No.:	09/943,438	Client Ref:	
Filing Date:	August 27, 2001	Group Art Unit:	TBA
Title:	SYSTEM & METHOD FOR ACCOUNT RECONCILIATION	Examiner:	TBA

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. One copy of each cited document on the enclosed Form PTO-1449 is submitted herewith. The Examiner is requested to initial the enclosed Form PTO-1449 and return a copy thereof to the undersigned.

The submission of this Statement is not a representation that a prior art search has been conducted or that no other information that may be material to the patentability of the claims of this application exists. Moreover, the submission of this Statement is not an admission that any of the listed documents constitutes prior art against the application claims. Applicants reserve the right to challenge the designation of any of the listed documents as prior art, and to take any appropriate action to antedate or otherwise remove any of the listed documents as a prior art reference against the application claims. In particular, and without limitation, Applicants

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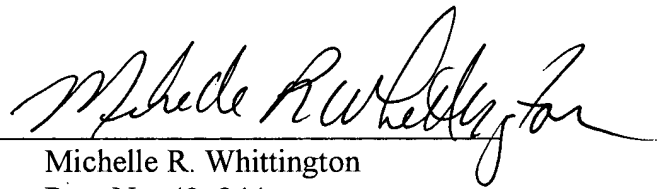
specifically reserve the right to challenge the designation as prior art, should it be made, of any of the attached documents.

No fee is due under 37 C.F.R. §1.17(p) for this Statement since it is being filed in compliance with 37 C.F.R. §1.97(b)(3) before the mailing of a first office action on the merits. In addition, each item of information on the attached PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this IDS.

The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for this Statement to Deposit Account No. 19-2814. **A DUPLICATE COPY OF THIS SHEET IS ATTACHED.**

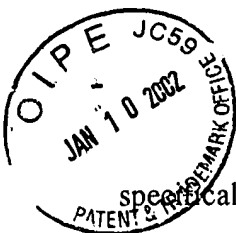
Respectfully submitted,

Date: 12-17-01

By   
Michelle R. Whittington  
Reg. No. 43, 844

Enclosures: PTO-1449  
Copies of references

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One Arizona Center  
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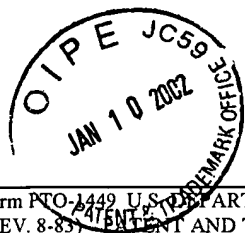
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Form PTO-449 U.S. DEPARTMENT OF COMMERCE (REV. 8-83) PATENT AND TRADEMARK OFFICE				ATTY. DOCKET NO. 40655.4900		SERIAL NO. 09/943,438	
INFORMATION DISCLOSURE CITATION  (Use several sheets if necessary)				Provinse, Shirley.			
				FILING DATE August 27, 2001		GROUP ART UNIT TBA	
U. S. PATENT DOCUMENTS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
		5,783,808	7/21/98	Josephson			
		5,093,787	3/3/92	Simmons			
		5,903,882	5/11/99	Asay et al.			
		5,991,750	11/23/99	Watson			
FOREIGN PATENT DOCUMENTS							
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
EXAMINER				DATE CONSIDERED			
*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							